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|--------------------------|--|------------------------|----------------|
| SERFF Tracking Number: | RSLI-125706924 | State: | Arkansas |
| Filing Company: | Reliance Standard Life Insurance Company | State Tracking Number: | 39381 |
| Company Tracking Number: | LRS-6422-678 | | |
| TOI: | L04G Group Life - Term | Sub-TOI: | L04G.500 Other |
| Product Name: | Group Term Life | | |
| Project Name/Number: | FMLA and USERRA/LRS-6422-678 | | |

Filing at a Glance

Company: Reliance Standard Life Insurance Company

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|--|------------------------------|-------------------------------|
| Product Name: Group Term Life | SERFF Tr Num: RSLI-125706924 | State: ArkansasLH |
| TOI: L04G Group Life - Term | SERFF Status: Closed | State Tr Num: 39381 |
| Sub-TOI: L04G.500 Other | Co Tr Num: LRS-6422-678 | State Status: Approved-Closed |
| Filing Type: Form | Co Status: | Reviewer(s): Linda Bird |
| | Author: Marc Vergillo | Disposition Date: 06/24/2008 |
| | Date Submitted: 06/23/2008 | Disposition Status: Approved |
| Implementation Date Requested: On Approval | | Implementation Date: |

State Filing Description:

General Information

| | |
|--|---------------------------------------|
| Project Name: FMLA and USERRA | Status of Filing in Domicile: Pending |
| Project Number: LRS-6422-678 | Date Approved in Domicile: |
| Requested Filing Mode: Review & Approval | Domicile Status Comments: |
| Explanation for Combination/Other: | Market Type: Group |
| Submission Type: New Submission | Group Market Size: Small and Large |
| Overall Rate Impact: | Group Market Type: Employer |
| Filing Status Changed: 06/24/2008 | |
| State Status Changed: 06/24/2008 | Deemer Date: |
| Corresponding Filing Tracking Number: | |
| Filing Description: | |
| NAIC NO: 07468381 | |
| FEIN NO: 36-0883760 | |

RE: Reliance Standard Life Insurance Company

Group Term Life Insurance

Policy Form: LRS-6422 Ed. 2/84, et al.

Certificate: LRS-6423 Ed. 11/84, et al.

Certificate/Booklet: LRS-6441 Ed. 11/84, et al.

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|---------------------------------|---|-------------------------------|-----------------------|
| <i>SERFF Tracking Number:</i> | <i>RSLI-125706924</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Reliance Standard Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>39381</i> |
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| <i>Product Name:</i> | <i>Group Term Life</i> | | |
| <i>Project Name/Number:</i> | <i>FMLA and USERRA/LRS-6422-678</i> | | |

Submitting:

Extension of Coverage under FMLA and USERRA

Policy Page: LRS-6422-678 Ed. 06/08

Certificate Page: LRS-6423-455 Ed. 06/08

Booklet Certificate Page: LRS-6441-633 Ed. 06/08

Attached please find the above-referenced Group Term Life policy, certificate and booklet certificate pages for your review and approval.

These forms are new and are intended to replace policy form LRS-6422-69 Ed. 01/99; certificate form LRS-6423-64 Ed. 02/98 and booklet certificate form LRS-6441-64 Ed. 02/98, which were previously approved by your department on May 19, 1999. The revisions are being made to provide a more general language to fully comply with the recent changes in federal and state laws pertaining to these benefits.

There is no impact on the Group Term Life rates/premiums as a result of these revisions. Certain portions of these forms are bracketed to indicate variability and to allow us to match the language of the employer group's prior carrier. Also attached please find the required certifications.

We trust you will find this submission in order. Should you need anything additional, please let me know. We trust this submission meets with your satisfaction and approval can be extended.

Company and Contact

Filing Contact Information

| | |
|--------------------------------------|------------------------|
| Marc Vergillo, Compliance Specialist | marc.vergillo@rsli.com |
| 2001 Market Street | (800) 351-7500 [Phone] |
| Philadelphia, PA 19103-7090 | (267) 256-3546[FAX] |

Filing Company Information

| | | |
|--|---------------|-----------------------------|
| Reliance Standard Life Insurance Company | CoCode: 68381 | State of Domicile: Illinois |
| 2001 Market Street | Group Code: | Company Type: |
| Suite 1500 | | |

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|---------------------------------|---|-------------------------------|-----------------------|
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| <i>Filing Company:</i> | <i>Reliance Standard Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>39381</i> |
| <i>Company Tracking Number:</i> | <i>LRS-6422-678</i> | | |
| <i>TOI:</i> | <i>L04G Group Life - Term</i> | <i>Sub-TOI:</i> | <i>L04G.500 Other</i> |
| <i>Product Name:</i> | <i>Group Term Life</i> | | |
| <i>Project Name/Number:</i> | <i>FMLA and USERRA/LRS-6422-678</i> | | |

| | | |
|-----------------------------|-------------------------|------------------|
| Philadelphia, PA 19103-7090 | Group Name: | State ID Number: |
| (800) 351-7500 ext. [Phone] | FEIN Number: 36-0883760 | |
| | ----- | |

SERFF Tracking Number: RSLI-125706924 State: Arkansas
Filing Company: Reliance Standard Life Insurance Company State Tracking Number: 39381
Company Tracking Number: LRS-6422-678
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other
Product Name: Group Term Life
Project Name/Number: FMLA and USERRA/LRS-6422-678

Filing Fees

Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation: Filing 3 forms at \$50.00 per form = \$150.00
Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|--|----------|----------------|---------------|
| Reliance Standard Life Insurance Company | \$150.00 | 06/23/2008 | 21042011 |

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| Project Name/Number: | FMLA and USERRA/LRS-6422-678 | | |

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|----------|------------|------------|----------------|
| Approved | Linda Bird | 06/24/2008 | 06/24/2008 |

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| <i>Product Name:</i> | <i>Group Term Life</i> | | |
| <i>Project Name/Number:</i> | <i>FMLA and USERRA/LRS-6422-678</i> | | |

Disposition

Disposition Date: 06/24/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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| Item Type | Item Name | Item Status | Public Access |
|---------------------|--|-------------|---------------|
| Supporting Document | Certification/Notice | | Yes |
| Supporting Document | Application | | No |
| Form | FMLA and USERRA Policy Page | | Yes |
| Form | FMLA and USERRA Certificate Page | | Yes |
| Form | FMLA and USERRA Booklet Certificate Page | | Yes |

SERFF Tracking Number: RSLI-125706924 State: Arkansas

Filing Company: Reliance Standard Life Insurance Company State Tracking Number: 39381

Company Tracking Number: LRS-6422-678

TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other

Product Name: Group Term Life

Project Name/Number: FMLA and USERRA/LRS-6422-678

Form Schedule

Lead Form Number: LRS-6422-678 Ed. 06/08

| Review Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------|------------------------|-------------|---|---------|----------------------|-------------|----------------------------|
| | LRS-6422-678 Ed. 06/08 | Policy/Cont | FMLA and USERRA ract/Fratern Policy Page al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider | Initial | | 50 | LRS-6422-678 Ed. 06-08.pdf |
| | LRS-6423-455 Ed. 06/08 | Certificate | FMLA and USERRA Amendmen Certificate Page t, Insert Page, Endorseme nt or Rider | Initial | | 51 | LRS-6423-455 Ed. 06-08.pdf |
| | LRS-6441-633 Ed. 06/08 | Certificate | FMLA and USERRA Amendmen Booklet Certificate t, Insert Page Page, Endorseme nt or Rider | Initial | | 51 | LRS-6441-633 Ed.06-08.pdf |

EXTENSION OF COVERAGE UNDER THE [FAMILY AND MEDICAL LEAVE ACT AND] UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT ACT (USERRA)

[Family and Medical Leave of Absence:

We will continue the Insured's coverage and that of any Insured Dependent, if applicable, in accordance with your policies regarding leave under the Family and Medical Leave Act of 1993, as amended if:

- (1) the premium for such Insured and his/her Dependents, if applicable, continues to be paid during the leave; and
- (2) you have approved the Insured's leave in writing and provide a copy of such approval within [thirty-one (31) days] of our request.

As long as the above requirements are satisfied, we will continue coverage until the later of:

- (1) the end of the leave period required by the Family and Medical Leave Act of 1993, as amended; or
- (2) the end of the leave period required by any similar state law.]

Military Services Leave of Absence:

We will continue the Insured's coverage and that of any insured Dependents, if applicable, in accordance with your policies regarding Military Services Leave of Absence under USERRA if the premium for such Insured and his or her Dependents, if applicable, continues to be paid.

As long as the above requirement is satisfied, we will continue coverage until the end of the period required by USERRA.

[This Policy, while coverage is being continued under this Military Services Leave of Absence extension, does not cover any loss which occurs while on active duty in the military if such loss is caused by or arises out of such military service, including but not limited to war or any act of war, whether declared or undeclared.]

While the Insured is on a [Family and Medical Leave of Absence for any reason other than his or her own illness, injury or disability or] Military Services Leave of Absence he or she will be considered Actively at Work. Any changes such as revisions to coverage due to age, class, or salary changes, as applicable, will apply during the leave except that increases in the amount of insurance, whether automatic or subject to election, will not be effective for an Insured who is not considered Actively at Work until the Insured has returned to Active Work for one (1) full day.

A leave of absence taken in accordance with [the Family and Medical Leave Act of 1993 or] USERRA will run concurrently with any other applicable continuation of insurance provision in this Policy.

The Insured's coverage and that of any insured Dependent's, if applicable, will cease under this extension on the earliest of:

- (1) the date this Policy terminates; or
- (2) the end of the period for which premium has been paid for the Insured; or
- (3) the date such leave should end in accordance with your policies regarding [Family and Medical Leave of Absence and] Military Services Leave of Absence in compliance with [the Family and Medical Leave Act of 1993, as amended and] USERRA.

Should you choose not to continue the Insured's coverage during a [Family and Medical Leave of Absence and/or] Military Services Leave of Absence, the Insured's coverage as well as any dependent coverage, if applicable, will be reinstated in accordance with the Individual Reinstatement provision.

EXTENSION OF COVERAGE UNDER THE [FAMILY AND MEDICAL LEAVE ACT AND] UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT ACT (USERRA)

[Family and Medical Leave of Absence:

We will continue your coverage and that of any Insured Dependent, if applicable, in accordance with the [Policyholder's] policies regarding leave under the Family and Medical Leave Act of 1993, as amended if:

- (1) the premium for you and your Dependents, if applicable, continues to be paid during the leave; and
- (2) the [Policyholder] has approved your leave in writing and provides a copy of such approval within [thirty-one (31) days] of our request.

As long as the above requirements are satisfied, we will continue coverage until the later of:

- (1) the end of the leave period required by the Family and Medical Leave Act of 1993, as amended; or
- (2) the end of the leave period required by any similar state law.]

Military Services Leave of Absence:

We will continue your coverage and that of any insured Dependents, if applicable, in accordance with the [Policyholder's] policies regarding Military Services Leave of Absence under USERRA if the premium for you and your Dependents, if applicable, continues to be paid.

As long as the above requirement is satisfied, we will continue coverage until the end of the period required by USERRA.

[The Policy, while coverage is being continued under the Military Services Leave of Absence extension, does not cover any loss which occurs while on active duty in the military if such loss is caused by or arises out of such military service, including but not limited to war or any act of war, whether declared or undeclared.]

While you are on a [Family and Medical Leave of Absence for any reason other than your own illness, injury or disability or] Military Services Leave of Absence you will be considered Actively at Work. Any changes such as revisions to coverage due to age, class, or salary changes, as applicable, will apply during the leave except that increases in the amount of insurance, whether automatic or subject to election, will not be effective if you are not considered Actively at Work until you have returned to Active Work for one (1) full day.

A leave of absence taken in accordance with [the Family and Medical Leave Act of 1993 or] USERRA will run concurrently with any other applicable continuation of insurance provision in the Policy.

Your coverage and that of any insured Dependents, if applicable, will cease under this extension on the earliest of:

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- (3) the date such leave should end in accordance with the [Policyholder's] policies regarding [Family and Medical Leave of Absence and] Military Services Leave of Absence in compliance with [the Family and Medical Leave Act of 1993, as amended and] USERRA.

Should the [Policyholder] choose not to continue your coverage during a [Family and Medical Leave of Absence and/or] Military Services Leave of Absence, your coverage as well as any dependent coverage, if applicable, will be reinstated in accordance with the Individual Reinstatement provision.

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As long as the above requirement is satisfied, we will continue coverage until the end of the period required by USERRA.

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| <i>Product Name:</i> | <i>Group Term Life</i> | | |
| <i>Project Name/Number:</i> | <i>FMLA and USERRA/LRS-6422-678</i> | | |

Rate Information

Rate data does NOT apply to filing.

| | | | |
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| Filing Company: | Reliance Standard Life Insurance Company | State Tracking Number: | 39381 |
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| TOI: | L04G Group Life - Term | Sub-TOI: | L04G.500 Other |
| Product Name: | Group Term Life | | |
| Project Name/Number: | FMLA and USERRA/LRS-6422-678 | | |

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

06/23/2008

Comments:

Please see certifications attached.

Attachments:

Consumer Information Notice_certification.pdf

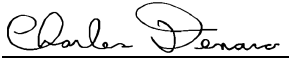
Readability_certification.pdf

Rule and reg 19_certification.pdf

Rule and reg 49_certification.pdf

CERTIFICATION OF COMPLIANCE

I certify that we comply with ACA 23-79-138 regarding consumer information notices.

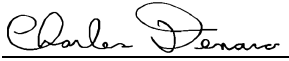
A handwritten signature in cursive script, reading "Charles Denaro", positioned above a horizontal line.

Charles Denaro
Vice President, Secretary

Date: June 23, 2008

CERTIFICATION OF COMPLIANCE

I certify that we comply with ACA 23-80-206 regarding readability.


A handwritten signature in cursive script, reading "Charles Denaro", positioned above a horizontal line.

Charles Denaro
Vice President, Secretary

Date: June 23, 2008

CERTIFICATION OF COMPLIANCE

I certify that we comply with Rule and Regulation 19.

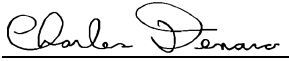
A handwritten signature in cursive script, reading "Charles Denaro", positioned above a horizontal line.

Charles Denaro
Vice President, Secretary

Date: June 23, 2008

CERTIFICATION OF COMPLIANCE

I certify that we comply with Rule and Regulation 49.

A handwritten signature in cursive script, reading "Charles Denaro", positioned above a horizontal line.

Charles Denaro
Vice President, Secretary

Date: June 23, 2008